

Liberty Lifestyle Protector Benefits for Young People

Covering every step of your new journey

Do you find your budget may be a little tight at the moment? Perhaps this is because you are finishing your studies or you have just started climbing the corporate ladder? Have you considered how a critical illness or disability may impact your progress or the financial impact it could have on your extended family?

Consider these **Lifestyle Protector** benefits and start to protect every stride in your career and life you make.

 CONSIDERATIONS	 BENEFITS	 BENEFIT DESCRIPTION
<p>Do you have debts which your family may become liable for if you pass away? Student loans perhaps?</p>	<p>Life Cover (with Death Income feature) Immediate Expenses Benefit</p>	<p>The Life Cover benefit will pay a lump sum to your nominated beneficiaries, if you pass away. The Death Income feature allows you to nominate a portion of each beneficiary's allocated Life Cover benefit lump sum to be paid as an income for a specified minimum term. At no additional cost, you will also have the option to exercise the Terminal Illness Benefit and Immediate Expenses Benefit (if selected).</p>
<p>Should you be disabled or impaired, have you thought about the adjustments you may need to adapt to a new lifestyle? For affordability reasons, you could consider having less comprehensive cover now but have the option to convert it later.</p>	<p>Vital Living (Plus) ¹</p>	<p>Vital Living (Plus) pays you the full sum assured if you are unable to perform a number of specified daily activities, are permanently impaired or are diagnosed with cancer (as defined in the policy document). Vital Living (Plus) has built-in conversion options which allow you to convert the benefit, free of underwriting, into more comprehensive lump sum disability and critical illness cover on certain specified events as well as at the end of the cover period.</p>
<p>Would you want to increase cover at a later stage as your family grows?</p>	<p>Future Protector</p>	<p>With Future Protector, you will have the option to purchase cover in future without further underwriting (other than a negative HIV test).</p>

¹ The maximum entry age for this benefit is 35 years (next birthday).

² This benefit is only available if you have the Income Protector benefit with a payment period of more than 2 years.

³ To select Retrenchment Protector at least one of the following benefits must be selected on the policy: Life Cover, Renewable Life Cover and/ or Income Protector.

⁴ This benefit is only available to you if you have Income Protector. The Income Protector sum assured used will refer to the cover amount payable monthly within the first 24 months, or if this cover is not in place, the cover amount payable monthly after 24 months.



COMPREHENSIVE BENEFITS

THAT YOU CAN TAKE UPON INCREASING/CONVERTING YOUR COVER

Lump sum disability covers should you be disabled or impaired.

Absolute Protector (Plus)

Absolute Protector (Plus) pays you a lump sum if you are permanently impaired or if you are unable to perform your occupational duties. The amount of the benefit depends on whether you are disabled, and on the severity of your impairment.

Capital Disability (Plus)

Capital Disability (Plus) pays a lump sum if you are occupationally disabled. There are two definitions of occupational disability:

- Own occupation disability (OOD).
- Own or any reasonable occupation disability (OD).

Impairment (Plus)

Impairment (Plus) pays you a lump sum if you are permanently impaired. The size of the payment depends on the severity of your impairment.

Absolute Impairment (Plus)

Absolute Impairment (Plus) pays a lump sum if you are permanently impaired and all the criteria required to establish impairment are met. This benefit is a non-tiered benefit. This means that any payment you receive under the **Absolute Impairment (Plus)** benefit will always be for the full sum assured.

Critical illness cover should you be diagnosed with a critical illness.

Living Lifestyle (Plus) Top-Up Option Extended Option

Living Lifestyle (Plus) is a benefit that pays a lump sum for a claim arising from any critical illness that is covered under the benefit categories. The **Top-Up and Extended Options** allow the insured to be more comprehensively covered in terms of benefit pay-out percentages and events.

If you've just started working, you need to protect your biggest asset which is your income. What if you became disabled and could no longer earn that income, how would you be able to sustain your lifestyle?

Income Protector (Child Illness Protector and Claim Booster)

The **Income Protector** pays a monthly claim payment, after the expiry of the waiting period, if you are temporarily or permanently occupationally disabled; permanently impaired or you suffer one of the conditions covered by the Guaranteed Payment Periods (7-day backdated and 1-month waiting period only).

You can insure your income from dual occupations if applicable. The sum assured specified must equal the combined cover for both your primary and secondary occupation.

The following two benefits come at no additional cost to you:

- The **Child Illness Protector** benefit pays monthly claim payments for up to 12 months if your child is diagnosed with a terminal illness.
- The **Claim Booster** will increase the monthly payment by up to 33.3% if you are fully occupationally disabled or permanently impaired with the highest severity.

Bonus Cover ²

The **Bonus Cover** benefit allows you to cover up to 100% of the average cash performance bonuses you have earned in the previous 3 years. The benefit pays annual claim payments for up to 7 years, after the expiry of a 24-month waiting period, if you are totally and permanently occupational disabled. This benefit applies to your primary occupation only.



ALTERNATIVE BENEFITS THAT MAY BE TAKEN INSTEAD OF INCOME PROTECTOR

Do you want to protect against loss of income should you be retrenched?	Retrenchment Protector ³	The Retrenchment Protector allows you to cover up to 75% of your after tax insurable monthly income (capped at R30 000 per month) for up to six months per period of retrenchment.
What if you suffer from a critical illness, would you want some time off work to allow you to fully recuperate and recover?	Living Lifestyle Protector ⁴	The Living Lifestyle Protector pays up to 24 times the Income Protector sum assured as a monthly payment or lump sum if you suffer a critical illness covered by the benefit.
In times of financial difficulty, would you be able to maintain the benefits on your policy, to protect against other life-threatening events?	Financial Protector	Financial Protector is a savings benefit that can be used to protect your policy in times of temporary financial difficulty.
Do you engage in a wellness program approved by Liberty? If so, do you want to be rewarded for actively managing your risk of claim by engaging in these programmes?	Wellness Bonus	The Wellness Bonus is a unique cashback feature giving you a percentage cashback of your premiums on qualifying benefits of your Lifestyle Protector policies. The percentage of the cashback is based on the level of engagement with the recognised programmes.

For more details about benefits, definitions, guarantees, fees, tax, limitations, charges, premiums or other conditions, please consult the **Lifestyle Protector Technical Guide**.

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